

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

JOHN SCHROEDER  
BRIANNA SCHROEDER  
Debtor(s)

Case No. 15-17875

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/21/2015.
- 2) The plan was confirmed on 08/31/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 08/16/2018.
- 6) Number of months from filing to last payment: 39.
- 7) Number of months case was pending: 43.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$8,673.32.
- 10) Amount of unsecured claims discharged without payment: \$305,267.61.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$15,019.00
Less amount refunded to debtor	\$338.29

**NET RECEIPTS:** **\$14,680.71**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,348.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$649.13
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$3,997.13**

Attorney fees paid and disclosed by debtor: \$652.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACS/DEPT OF ED	Unsecured	0.00	NA	NA	0.00	0.00
AES	Unsecured	0.00	NA	NA	0.00	0.00
AES	Unsecured	0.00	NA	NA	0.00	0.00
AES	Unsecured	0.00	NA	NA	0.00	0.00
AES	Unsecured	0.00	NA	NA	0.00	0.00
BANK OF AMERICA	Unsecured	2,406.00	2,510.94	2,510.94	2,510.94	0.00
BRAZOS	Unsecured	0.00	NA	NA	0.00	0.00
CAP ONE	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE	Secured	6,525.00	11,159.70	11,159.70	0.00	0.00
CAPITAL ONE AUTO FINANCE	Unsecured	4,814.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	4,880.00	5,095.73	5,095.73	5,095.73	0.00
CAPITAL ONE BANK USA	Unsecured	704.00	790.62	790.62	790.62	0.00
CAVALRY SPV I LLC	Unsecured	418.00	418.07	418.07	418.07	0.00
CBE GROUP	Unsecured	0.00	NA	NA	0.00	0.00
CHASE CARD MEMBER SERVICE	Unsecured	0.00	NA	NA	0.00	0.00
CHASE CARD MEMBER SERVICE	Unsecured	0.00	NA	NA	0.00	0.00
CHASE CARD MEMBER SERVICE	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	0.00	NA	NA	0.00	0.00
EDFINANCIAL SERVICES	Unsecured	0.00	NA	NA	0.00	0.00
EDFINANCIAL SERVICES	Unsecured	0.00	NA	NA	0.00	0.00
EDFINANCIAL SERVICES	Unsecured	0.00	NA	NA	0.00	0.00
Fed Loan Serv	Unsecured	0.00	NA	NA	0.00	0.00
Fed Loan Serv	Unsecured	0.00	NA	NA	0.00	0.00
FIRST FINANCIAL BK USA	Unsecured	0.00	NA	NA	0.00	0.00
FIRST FINANCIAL BK USA	Unsecured	0.00	NA	NA	0.00	0.00
GMAC	Unsecured	0.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	NA	757.33	757.33	757.33	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	154.57	154.57	154.57	0.00
JPMORGAN CHASE	Unsecured	0.00	NA	NA	0.00	0.00
JPMORGAN CHASE	Unsecured	0.00	NA	NA	0.00	0.00

<b>Scheduled Creditors:</b>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
KOHL'S	Unsecured	0.00	NA	NA	0.00	0.00
LANE BRYANT RETAIL SOA	Unsecured	0.00	NA	NA	0.00	0.00
LOYOLA UNIV OF CHICAGO	Unsecured	3,034.00	NA	NA	0.00	0.00
Mbb (Original Creditor:Little Company O	Unsecured	424.00	NA	NA	0.00	0.00
Mbb (Original Creditor:Little Company O	Unsecured	56.00	NA	NA	0.00	0.00
NATIONAL COLLEGIATE TRUST	Unsecured	0.00	25,912.35	25,912.35	0.00	0.00
NATIONAL COLLEGIATE TRUST	Unsecured	0.00	20,807.70	20,807.70	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	19,552.00	19,677.75	19,677.75	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	18,547.00	18,646.02	18,646.02	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	17,447.00	17,534.25	17,534.25	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	16,633.00	16,681.46	16,681.46	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	10,464.00	10,346.94	10,346.94	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	10,217.00	10,103.28	10,103.28	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	270.00	270.65	270.65	270.65	0.00
PRA RECEIVABLES MGMT	Unsecured	387.00	387.15	387.15	387.15	0.00
QUANTUM3 GROUP LLC	Unsecured	108.00	108.10	108.10	108.10	0.00
QUANTUM3 GROUP LLC	Unsecured	190.00	190.42	190.42	190.42	0.00
SYNCB/CARE CREDIT	Unsecured	616.00	NA	NA	0.00	0.00
SYNCB/CARE CREDIT	Unsecured	503.00	NA	NA	0.00	0.00
Syncb/JCP	Unsecured	0.00	NA	NA	0.00	0.00
SYNCB/OLD NAVY	Unsecured	0.00	NA	NA	0.00	0.00
TD BANK USA	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF ED DIRECT LOAN PYMT	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF ED DIRECT LOAN PYMT	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF ED GREAT LAKES	Unsecured	0.00	70,277.73	70,277.73	0.00	0.00
US DEPT OF ED GREAT LAKES	Unsecured	0.00	9,219.62	9,219.62	0.00	0.00
US DEPT OF ED GREAT LAKES	Unsecured	0.00	57,368.51	57,368.51	0.00	0.00
US DEPT OF ED/GLELSI	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF ED/GLELSI	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF ED/GLELSI	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF ED/GLELSI	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF ED/GLELSI	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF ED/GLELSI	Unsecured	0.00	NA	NA	0.00	0.00
WELTMAN WEINBERG & REIS CO	Unsecured	19,245.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$11,159.70	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$11,159.70</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$757.33	\$757.33	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$757.33</b>	<b>\$757.33</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$286,501.86</b>	<b>\$9,926.25</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$3,997.13</u>
Disbursements to Creditors	<u>\$10,683.58</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$14,680.71</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/04/2018

By: /s/ Tom Vaughn

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.